

Information to identify the case:

Debtor 1	<u>Millard D Doriguzzi</u>	Social Security number or ITIN	xxx-xx-6571
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Cynthia J Doriguzzi</u>	Social Security number or ITIN	xxx-xx-6345
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-22309-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Millard D Doriguzzi

Cynthia J Doriguzzi

9/11/24

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Millard D Doriguzzi
Cynthia J Doriguzzi
Debtors

Case No. 19-22309-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 11, 2024

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Millard D Doriguzzi, Cynthia J Doriguzzi, 409 Ridgewood Drive, Fredericktown, PA 15333-2027
15066130	+ AHN ER Group Canonsburg, Ltd, 100 Medical Boulevard, Canonsburg, PA 15317-9762
15066132	+ Brownsville Ambulance Service, PO BOX 8, Indiana, PA 15701-0008
15066133	Canonsburg Hospital, P.O. Box 644921, Pittsburgh, PA 15264-4921
15066135	Discover, P.O Box 742655, Cincinnati, OH 45274-2655
15066136	Greater Washington Radiologist, P.O. box 371863, Pittsburgh, PA 15250-7863
15066138	Keystone ANES Consultants, P.O. Box 644624, Pittsburgh, PA 15264-4624
15066140	Monessen Ambulance Service, 1001 Donner Avenue, Monessen, PA 15062-1051
15066129	+ PNC Bank, 270 Liberty Avenue, Pittsburgh, PA 15235
15066142	+ Psychiatric Care Systems PC, 110 Hidden Valley road, Canonsburg, PA 15317-2685
15066143	Scarlett Oak Emergency Phys, LLC, P.O. Box 37716, Philadelphia, PA 19101-5016
15066144	St. Clair Medical Services, P.O. Box 791486, Baltimore, MD 21279-1486
15066146	WHS Behavioral Health-West, P.O. Box 855, Washington, PA 15301-0855
15066147	+ WHS Inpatient Services, PLLC, P.O. Box 37969, Philadelphia, PA 19101-0569
15066145	+ Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 12 2024 03:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 11 2024 23:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 12 2024 03:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 11 2024 23:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15066131	^ MEBN	Sep 11 2024 23:53:19	Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
15072495	EDI: CAPITALONE.COM	Sep 12 2024 03:49:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15066134	EDI: CAPITALONE.COM	Sep 12 2024 03:49:00	Capital One Bank USA, P.O. Box 71083, Charlotte, NC 28272-1083
15091827	Email/PDF: bncnotices@becket-lee.com		

District/off: 0315-2

User: auto

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		Sep 12 2024 00:18:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15071374	EDI: DISCOVER	Sep 12 2024 03:49:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15084962	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Sep 11 2024 23:58:00	HYUNDAI CAPITAL AMERICA DBA, HYUNDAI MOTOR FINANCE, PO BOX 20809, FOUNTAIN VALLEY, CA 92728-0809
15066137	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Sep 11 2024 23:58:00	Hyundai Motor Finance, P.O. Box 650805, Dallas, TX 75265-0805
15066139	Email/Text: PBNCNotifications@peritussservices.com	Sep 11 2024 23:57:00	Kohls, P.O.Box 2983, Milwaukee, WI 53201-2983
15066141	Email/Text: Bankruptcy.Notices@pnc.com	Sep 11 2024 23:57:00	PNC, P.O. Box 3429, Pittsburgh, PA 15230
15105339	Email/Text: Bankruptcy.Notices@pnc.com	Sep 11 2024 23:57:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15105839	Email/Text: Bankruptcy.Notices@pnc.com	Sep 11 2024 23:57:00	PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982, Cleveland, OH 44101

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Elsie R. Lampl	on behalf of Debtor Millard D Doriguzzi elampl@lampllawoffice.com elampl@gmail.com
Elsie R. Lampl	on behalf of Joint Debtor Cynthia J Doriguzzi elampl@lampllawoffice.com elampl@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	

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cmecf@chapter13trusteedpa.com

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